

FBHC HOLDING COMPANY

	CPP Disbursement Date 12/29/2009	RSSD (Holding Company) 3700936	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$99	\$86	-12.6%		
Loans	\$42	\$44	3.7%		
Construction & development	\$5	\$8	82.3%		
Closed-end 1-4 family residential	\$2	\$2	34.8%		
Home equity	\$2	\$1	-62.6%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	-60.1%		
Commercial & Industrial	\$14	\$13	-6.0%		
Commercial real estate	\$17	\$18	4.6%		
Unused commitments	\$5	\$6	19.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$22	\$18	-17.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$25	\$22	-12.6%		
Cash & balances due	\$1	\$1	-5.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$81	\$79	-2.5%		
Deposits	\$49	\$72	45.4%		
Total other borrowings	\$32	\$7	-77.7%		
FHLB advances	\$12	\$7	-39.1%		
Equity					
Equity capital at quarter end	\$18	\$7	-59.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.6%	6.6%	--		
Tier 1 risk based capital ratio	18.4%	11.5%	--		
Total risk based capital ratio	19.4%	12.8%	--		
Return on equity ¹	-3.3%	-72.3%	--		
Return on assets ¹	-0.6%	-6.4%	--		
Net interest margin ¹	4.3%	3.9%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	179.5%	0.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	147.5%	--		
Net charge-offs to average loans and leases ¹	0.0%	9.4%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	7.5%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.1%	0.0%	0.0%	7.9%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	0.8%	0.0%	0.0%	2.3%	--